

Fill in this information to identify the case:

Debtor 1 Daniela Visco

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of New York

Case number 8-18-71535-ast

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

US Bank Trust National Association,
Name of creditor: as Trustee of the Igloo Series IV Trust

Court claim no. (if known): 5-1

Last 4 digits of any number you use to
identify the debtor's account: 7 2 8 3

Date of payment change:
Must be at least 21 days after date of this notice 11/01/2020

New total payment: \$ 1,229.27
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 598.15 New escrow payment: \$ 600.04

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Daniela Visco
First Name Middle Name Last Name

Case number (if known) 8-18-71535-ast

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile
Signature

Date 09/23/2020

Print: D. Anthony Sottile
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: September 21, 2020

DANIELA VISCO
 383 ORCHID DR
 MASTIC BEACH NY 11951

Loan: XXXXXXXXXX

Property Address:
 385 ORCHID DRIVE
 MASTIC BEACH, NY 11951

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from July 2020 to Oct 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Nov 01, 2020:
Principal & Interest Pmt:		629.23	629.23 **
Escrow Payment:		598.15	600.04
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$1,227.38	\$1,229.27

Escrow Balance Calculation	
Due Date:	Apr 01, 2020
Escrow Balance:	86.77
Anticipated Pmts to Escrow:	4,187.05
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$4,273.82

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,200.09	(531.38)
Jul 2020	600.04	1,196.30		*		1,800.13	664.92
Aug 2020	600.04			*		2,400.17	664.92
Sep 2020	600.04			*		3,000.21	664.92
Sep 2020				578.15	* Escrow Disbursement	3,000.21	86.77
Oct 2020	600.04			*		3,600.25	86.77
					Anticipated Transactions	3,600.25	86.77
Sep 2020		3,588.90					3,675.67
Oct 2020		598.15					4,273.82
	\$2,400.16	\$5,383.35	\$0.00	\$578.15			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 1,200.08 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

SN Servicing Corporation
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: September 21, 2020

DANIELA VISCO

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement
 Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	4,273.82	3,600.25
Nov 2020	600.04			4,873.86	4,200.29
Dec 2020	600.04			5,473.90	4,800.33
Jan 2021	600.04	1,342.00	Homeowners Policy	4,731.94	4,058.37
Jan 2021		2,929.25	City/Town Tax	1,802.69	1,129.12
Feb 2021	600.04			2,402.73	1,729.16
Mar 2021	600.04			3,002.77	2,329.20
Apr 2021	600.04			3,602.81	2,929.24
May 2021	600.04	2,929.24	City/Town Tax	1,273.61	600.04
Jun 2021	600.04			1,873.65	1,200.08
Jul 2021	600.04			2,473.69	1,800.12
Aug 2021	600.04			3,073.73	2,400.16
Sep 2021	600.04			3,673.77	3,000.20
Oct 2021	600.04			4,273.81	3,600.24
	<u>\$7,200.48</u>	<u>\$7,200.49</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 600.04. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,200.08 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 4,273.82. Your starting balance (escrow balance required) according to this analysis should be 3,600.25. This means you have a surplus of 673.57. **(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 7,200.49. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	600.04
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$600.04</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
CENTRAL ISLIP DIVISION**

In Re:	Case No. 8-18-71535-ast
Daniela Visco	Chapter 13
Debtor.	Judge Alan S. Trust

CERTIFICATE OF SERVICE

I certify that on September 23, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Richard A Jacoby, Debtor's Counsel
jacobylaw@yahoo.com

Marianne DeRosa, Chapter 13 Trustee
derosa@ch13mdr.com

Office of the United States Trustee
ustpreion02.li.ecf@usdoj.gov

I further certify that on September 23, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Daniela Visco, Debtor
383 Orchid Dr
Mastic Beach, NY 11951

Dated: September 23, 2020

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com